

HENRY CLEWS' WEEKLY FINANCIAL REVIEW

Unsettled Condition of the Stock Market.

MESSAGE WELL RECEIVED

Railroad Earnings Compare Well With Last Year—Future Not Unpromising.

Henry Clews' weekly financial review says: "No real improvement in the stock market is yet in sight. An unsettled tone prevails, and the monetary situation continues unfavorable to operations for the rise. While this condition continues, the bulls are likely to remain under cover and await more favorable opportunities. Call and thirty-day money rates have been especially firm, and there is a disposition to wait until preparations for January disbursements and settlements incidental to January are over before assuming any new obligations.

"Loanable funds are relatively scarce and command good rates, lenders still showing sharp scrutiny and conservatism both as to loans and collateral. As expected, currency is returning from the interior more slowly than last year because of great activity in the West and because of the large corn crop, compared with a failure last year. Even the contraction of loans enforced by the banks during the last two months has afforded no visible relief, though it may have averted more disagreeable consequences.

Increased Supply of Currency. "The supply of currency increased \$16,500,000 in the month of November, but this, too, had no appreciable effect. The truth is that trade activity, crop demands, and syndicate operations have practically exhausted the available supply of money, and until the demand from some of these sources abates, no permanent relief can be expected.

"Very soon crop money will come back more freely, but any easing in rates just now would apparently facilitate gold exports, which have already begun on a small scale; so it is evident there are no large sums in sight for stock market purposes, and this is the key to the situation, the prospect for an active buying movement is somewhat remote.

"The President's message was well received. His utterances on trusts, tariff, currency, and other questions were about what was expected, and had no effect upon the stock market. The prospects of any of his recommendations being acted upon during this session of Congress are very remote. The trust question seems likely to bring on a prolonged struggle, the issue being too numerous and complex to admit of hasty or radical legislation.

"As to currency, the chances of early action, desirable as that may be, are very remote. There is a keener appreciation of the necessity of currency reform, the result of recent experience, and a clearer idea of what legislation is most needed; but the clash of opinion between the advocates of different measures is almost sure to prevent action during this session of Congress. In fact, no important legislation is anticipated this winter, so the stock market ought to be comparatively free of disturbances originating in Washington.

Trade Reports Satisfactory.

"Trade reports continue satisfactory. The crest of the boom seems to have passed from the East across the Appalachians, and is now under full headway for the Pacific Coast. Near the Atlantic seaboard the signs of recession during the last six months have been unmistakable. Only another season of good crops saved us from unpleasant consequences. Now that irrational speculation has been checked there is a chance for a readjustment of values upon a more normal basis. When that is accomplished we shall have a better and safer market than the present. Bank clearings are showing smaller gains than last year.

"Railroad earnings, of course, make good comparisons with 1901, for traffic is heavy and equipment is overtaxed, but net earnings are often showing significant losses, not including the coal roads, which suffered severely from the strike. As previously stated, the high cost of labor and raw materials is materially swelling the expense ratio of the railroads, and when business falls back to normal proportions, less will be spent for improvements and wages will have to come down and dividends be cut. Unless the railroads can squeeze more money out of shippers, which is very improbable. The outlook for the industrial is much less flattering than for the railroads, for these are handicapped by stock watering as well as the excessive demands of labor.

Gold Exports.

"Gold exports to Argentina attracted some attention, not so much because of the amount, which was small, as for the fact that London was able to shift the demand from that point upon New York. It is fortunate that payment to British holders of White Star Steamship stock on behalf of the steamship combination was financed without gold shipments.

"In spite of this transaction it is now believed, however, that American indebtedness to Europe has been largely reduced in the last two months, and that some of the loans held in Paris, London and Berlin have been transferred to New York. If this be true the financial situation may be better than it appears to be; still there is so much mystery connected with these huge and secret transactions that prudent demands a cautious policy until the outlook is more clear.

"The future is not unpromising by any means, but safety demands readjustment upon a lower level. Speculative opinion of the market is about evenly divided, and as both sides are confident of their views the opportunities for trading should be ample. Perhaps the new year will see a change for the better."

"SONS OF HAM" CONCERT.

The "Sons of Ham" company gave a concert at the Empire last night in which the following members appeared: Avery and Hart, the Misses Robinson and Smith, Charles White, Anna Cook, Tom Crag, Jennie Ringgold, Walter Robinson, Clara Freeman, Norris Smith, Mattie Huggins, Lewis Lore, Leon Williams, Mrs. Pugsley Hart, Sam Conner, Albert Ormes, and Frank Williams. There were many encores and the attendance was large.

POLICE ESCORT FOR MASCAGNI IN NEW YORK

Italian Composer Feared Personal Violence—Strikers' Birthday Gift.

NEW YORK, Dec. 8.—Guarded by the police, Pietro Mascagni, the Italian musical composer, came to the city yesterday, and gave a concert at the Herald Square Theater.

Yesterday, the composer's birthday, added new experiences to his already varied career in this country, which has included two arrests and various lawsuits.

Among the incidents yesterday that marked the company's short visit in New York was a march down Fifth Avenue, surrounded by fifty policemen and detectives in plain clothes, to protect the Italian artists from bodily harm, a performance under the protection of the police, a strike of the musicians for back pay, and a second strike for pay for the night's concert; and, as a slight alleviation to the wounded spirit of the master, a presentation to Mascagni of a gold watch from his company in honor of his birthday.

Performance Cut Short.

Pietro Mascagni and his orchestra fled in New York and slept in Hoboken last night, and a bar or two was cut out of the last piece, "Hymn to the Sun," so that the players might get out of the jurisdiction of the New York courts before midnight and the end of Sunday. Mascagni feared writs from his old friends and former managers, the Mittemthal Bros.

That "Hymn to the Sun" wouldn't have been cut if the performance had not been late by two strikes by the musicians for pay and by the refusal of Signora Bianchini Cappelli to go on and sing her arias.

But everything came out right in the end, and the musicians won their race against time, and the process servers to the ferries.

Mayor Low and Police Commissioner Partridge got this telegram yesterday from New Haven:

"Mascagni and opera company, 100 people, arrive at Grand Central Station at 4:25. I fear personal violence for them from men who have resorted to intimidation, false arrests, and perjury. Please provide ample police protection for escort."

RICHARD HEARD.

An Efficient Escort.

The police protection was ample. Fifty plain-clothes cops, in command of smiling Dick Walsh, met the musicians at the station. There was nobody else in the station. Mascagni wouldn't come through the gate from the train platform until Detective Petrosini assured him in Tuscan that none of the sleuths was a musical union man with a bomb or a Mittenthal man with a writ.

Then Mascagni and his secretary and

the Italian detective from Mulberry Street got into a carriage and drove to the Herald Square Theater. Mascagni insisted on having the carriage curtains drawn tight all the way.

The 100 musicians with their escort of fifty cops followed on foot, three abreast with a sleuth between every two musicians.

At the theater ten of the sleuths were relieved for one hour to go and get their evening clothes, wherewith to ornament the stalls and boxes. The other forty sleuths were scattered in the sack-coat regions of the theater. They were reinforced by ten men in uniform who sat on the circular couches back of the orchestra seats.

Quick Lunch Free.

After the rehearsal and before the performance the 100 musicians and the fifty cops all went to a quick-lunch restaurant in Sixth Avenue and had everything charged to the company.

The show was scheduled for 8 o'clock. None of the players would go or until they received \$200, due them for Saturday night's performance in New Haven.

Heard sent to the box office for \$200, which he distributed to the players. The curtain went up at 8:30 o'clock and there were no more troubles until the fourth number was reached, when Signora Bianchini Cappelli refused to go on. Ten minutes more were lost in arguing with her and then Signora Ferneti was put on in her place.

Then there was another strike by the musicians, who wanted \$200 cash, subro to last night's performance. The manager offered them \$100 and promised to pay the other in Hoboken. That satisfied all but three of the players, who wouldn't go on again without full pay for that night's job.

Mascagni's secretary ran around back of the stage in a frenzy to fill those three vacant chairs.

Captain Walsh assigned Detectives Charlie Baxter, Culleen, and O'Connor to sit in the back row and look like musicians.

When Captain Walsh was asked what the situation was, he said: "There have been two strikes, three cops are on basses, but Mascagni's still at the bat."

The show was over at 11:30. Ten minutes later the musicians and Mascagni were bundled into cabs and one furniture van with their instruments and driven to the ferry, followed by two process servers in a cab, on a chance of their not getting out of New York by midnight. They did, though, and will go to Scranton today.

SUPPOSED TRAIN BANDITS PLACED UNDER ARREST

Prisoners Refuse to Give Account of Themselves—Engineer Positively Identifies Them.

LINCOLN, Neb., Dec. 8.—Standish, Cramer, and "John Doe" are the names given by the three men arrested by Detective James Malone and charged with the robbery of Burlington train No. 41 on October 9. Fifty thousand dollars was the sum stolen.

The prisoners will give no account of themselves. The engineer, the fireman, and the express messenger are sure the prisoners are the bandits and positively identify them. The detective believes the plunder is concealed near Lincoln.

FOREIGN MAILS.

WASHINGTON, D. C., POSTOFFICE, NOTICE. Should be read daily, as changes may occur at any time.

FOREIGN MAILS are dispatched to the ports of sailing daily, and the schedule of closings is arranged on the presumption of their uninterrupted overland transit. For the week ending December 13, 1902, the last connecting closes will be made from the MAIN OFFICE as follows:

Trans-Atlantic Mails.

MONDAY—(c) At 11:25 p. m. for ITALY direct, per s. Sardegna, from New York. Mail must be directed "Per s. Sardegna."

(c) At 11:25 p. m. for DENMARK direct, per s. General, from New York. Mail must be directed "Per s. General."

TUESDAY—(a) At 7:15 p. m. for EUROPE, per s. Philadelphia, from New York, via Southampton. Mail for IRELAND must be directed "Per s. Philadelphia." (c) At 11:25 p. m. for EUROPE, per s. Teutonia, from New York, via Queenstown.

WEDNESDAY—(c) At 9:15 p. m. for FRANCE, SWITZERLAND, ITALY, SPAIN, PORTUGAL, TURKEY, EGYPT, GREECE, BRITISH INDIA, and LORENZO MARQUEZ, per s. La Lorraine, from New York, via Havre. Mail for other parts of EUROPE must be directed "Per s. La Lorraine." (c) At 11:25 p. m. for NETHERLANDS direct, per s. Rotterdam, from New York. Mail must be directed "Per s. Rotterdam."

(c) At 11:25 p. m. for BELGIUM direct, per s. Finland, from New York. Mail must be directed "Per s. Finland." (c) At 11:25 p. m. for IRELAND, per s. Umbria, from New York, via Queenstown. Mail for other parts of EUROPE must be directed "Per s. Umbria."

(c) At 11:25 p. m. for EUROPE, per s. Kronprinz Wilhelm, from New York, via Plymouth, Cherbourg, and Bremen.

Mails for South and Central America, West Indies, Etc.

MONDAY—(c) At 11:25 p. m. for CENTRAL AMERICA (except Costa Rica) and SOUTH AMERICA, per s. Finance, from New York, via Colon. Letter mail for GUATEMALA must be directed "Per s. Finance."

(c) At 11:25 p. m. for GRENADA and TRINIDAD, per s. Cuba, from New York.

TUESDAY—(a) At 12:30 p. m. for JAMAICA, per s. Admiral Farragut, from Boston. (c) At 11:25 p. m. for BARBADOS, BRITISH, DUTCH, and FRENCH GUIANA (via Barbados), and BAHIA, RIO JANEIRO, SANTOS, and SAO PAULO, per s. Catania, from New York. Mail for other parts of BRAZIL, ARGENTINA, URUGUAY, and PARAGUAY must be directed "Per s. Catania."

(c) At 11:25 p. m. for BARBADOS, BRITISH, DUTCH, and FRENCH GUIANA, and NORTHERN BRAZIL, per s. Benedict, from New York.

(c) At 11:25 p. m. for TURKS ISLAND and DOMINICAN REPUBLIC, per s. s. Cherokee, from New York.

(c) At 11:25 p. m. for ARGENTINA, URUGUAY, and PARAGUAY, per s. s. Soldier Prince, from New York.

(c) At 11:25 p. m. for PORTO RICO, per s. Ponce, from New York.

WEDNESDAY—(c) At 11:25 p. m. for JAMAICA, per s. Admiral Schley, from Philadelphia.

(c) At 11:25 p. m. for CAMPECHE, TABASCO, and YUCATAN, per s. Monterrey, from New York. Letter mail for other parts of MEXICO must be directed "Per s. Monterrey."

(c) At 11:25 p. m. for the PROVINCE OF SANTIAGO, per s. s. Chienfuegos, from New York.

THURSDAY—(c) At 11:25 p. m. for MEXICO, per s. Niagara, from New York, via Tampico. Mail must be directed "Per s. Niagara."

FRIDAY—(c) At 6:05 p. m. for NEWFOUNDLAND, per s. s. Siberian, from Philadelphia. Mail must be directed "Per s. Siberian."

(c) At 6:05 p. m. for ARGENTINA, URUGUAY, and PARAGUAY, per s. s. Osada, from New York.

(c) At 11:25 p. m. for PORTO RICO, CURACAO, and VENEZUELA, per s. s. Caracas, from New York. Mail for SAVANILLA and CARTAGENA must be directed "Per s. Caracas."

(c) At 11:25 p. m. for ARGENTINA, JAMAICA, SAVANILLA, and CARTAGENA, per s. Altal, from New York. Mail for COSTA RICA must be directed "Per s. Altal."

(c) At 11:25 p. m. for HAITI and SANTA MARTA, per s. Athos, from New York.

(c) At 11:25 p. m. for NEWFOUNDLAND, direct, per s. s. Rosinola, from New York.

Mails for NEWFOUNDLAND, by rail to North Sydney and thence via steamer, close here daily except Sundays at 12:30 p. m., and on Sundays at 11:30 a. m. The connecting closes are made on Mondays, Wednesdays, and Saturdays. (d) (4) Mails for RIO DE JANEIRO, close here daily at 10:05 a. m. and 10:00 p. m., the connecting closes for which being on Tuesdays. (f) (h)

Mails for COSTA RICA, by rail to New Orleans, thence via steamer, close here daily at 10:05 a. m. and 10:00 p. m., the connecting closes for which being on Tuesdays. (f) (h)

Trans-Pacific Mails.

Mails for CHINA and JAPAN, via Tacoma, close here daily at 6:30 p. m. up to December 8, inclusive, for dispatch per s. Duke of Pife. (c)

Mails for AUSTRALIA (except those for West Australia, which are dispatched via Europe), NEW ZEALAND, FIJI, SAMOA, and HAWAII, via San Francisco, close here daily at 6:30 p. m. after December 6 and up to December 13, inclusive, for dispatch per s. Sierra. (c)

Mails for CHINA, JAPAN, HAWAII, and PHILIPPINE ISLANDS, via San Francisco, close here daily at 6:30 p. m. up to December 8, inclusive, for dispatch per s. s. Nippon Maru. (c)

Mails for CHINA, JAPAN, HAWAII, and PHILIPPINE ISLANDS, via San Francisco, close here daily at 6:30 p. m. up to December 22, inclusive, for dispatch per s. s. Peru. (c)

Mails for HAWAII, via San Francisco, close here daily at 6:30 p. m. up to December 22, inclusive, for dispatch per s. s. Zealandia, via an overland route, and JAPAN, via an overland route, close here daily at 6:30 p. m. up to December 22, inclusive, for dispatch per s. s. Empress of India. Merchandise for the PHILIPPINE ISLANDS, via San Francisco, close here daily at 6:30 p. m. up to December 22, inclusive, for dispatch per s. s. Empress of India. (c)

Mails for AUSTRALIA (except those for West Australia, which are dispatched via Europe), and New Zealand, mails for which go via San Francisco, and FIJI, SAMOA, and HAWAII, via San Francisco, close here daily at 6:30 p. m. up to January 2, inclusive, for dispatch per s. s. Victoria. B. C. close here daily at 6:30 p. m. up to January 2, inclusive, for dispatch per s. s. Victoria. (c)

Mails for TAHITI and MARQUESAS IS., via San Francisco, close here daily at 6:30 p. m. up to January 6, inclusive, for dispatch per s. s. Victoria. (c)

Mails for COCHIN CHINA are dispatched to New York, N. Y., for connection with Europe. (c)

PHILIPPINE ISLANDS (Military Mail) dispatched to San Francisco at all closes for that office, which are dispatched via Europe, and the sailings of which are irregular. REGISTERED MAILS close at the MAIN OFFICE as follows: (a) At 6:30 p. m. same day; (b) at 1:45 p. m. same day; (c) at 8:45 p. m. same day; (d) at 5:10 a. m. same day; (e) at 5:45 p. m. same day; (f) at 1:30 a. m. same day; (g) at 1:15 p. m. same day; (h) at 8:45 p. m. previous day; (i) at 2:30 a. m. same day; (j) at 11:30 a. m. same day.

JOHN A. MERRITT, Postmaster.

FINANCIAL.

THE WASHINGTON LOAN AND TRUST COMPANY.

OFFICE, COR. 9TH AND F STS. PAID-UP CAPITAL, ONE MILLION.

Loans in any amount made on approved real estate or collateral at reasonable rates. Interest paid upon deposits on monthly balances subject to check. This company acts as executor, administrator, trustee, agent, treasurer, registrar, and in all other fiduciary capacities. It is for rent in burglar and fireproof vaults for safe deposit and storage of valuable packages.

JOHN JOY EDSON, President. JOHN A. SWOPE, Vice President. ELLIS SPEAR, Second Vice President. ANDREW PARKER, Treasurer. BRUCE J. MOSES, Assistant Treasurer. THOMAS BRADLEY, Real Estate Officer.

REAL ESTATE DEPARTMENT. Is prepared to assume the management of your real estate. Careful attention given to all details.

THE RIGGS NATIONAL BANK

OF WASHINGTON, D. C.

CAPITAL, \$500,000.

SURPLUS, \$400,000.

EXCHANGE ON ENGLAND, IRELAND, FRANCE AND GERMANY.

LETTERS OF CREDIT AVAILABLE IN ALL FOREIGN PARTS.

BANK COLLECTIONS. ORDERS FOR INVESTMENTS. STOCKS AND BONDS.

THE NATIONAL SAFE DEPOSIT COMPANY, CORNER 15TH AND NEW YORK AVE.

CAPITAL \$1,000,000.

Pays interest on deposits. Rents Safe Inside Burglar-Proof Vault. Acts as Administrator, Executor, Trustee, etc.

Shares, \$2.50. Interest, 4%.

The proposition of the Equitable Co-operative Building Association possesses every advantage for one who wants to save money—and have that money make money. The shares at \$2.50 a month of themselves quickly amount to good-sized sums—while the interest goes to increase them. When the two have reached the sum necessary to purchase the ground the association will furnish money to build on it—and that money will be in monthly sums that are often less than rent.

EQUITABLE CO-OPERATIVE BUILDING ASSOCIATION, 1003 F St. Equitable Bldg.

JOHN JOY EDSON, President. FRANK P. KEESIDE, Secretary.

STOCKS.

I am in a position to execute orders in Stocks, Grain, and Cotton on easy margins. Service excellent. In direct communication with New York. My Ladies' Department is a special feature of my business. Speaking-tube to my main office, and every comfort, combined with strict privacy. Room 11.

Marglin, 1 Per Cent. R. LAPPIN, 529 Seventh N. W., Cor. F and G. Telephone, East 720.

AMERICAN SECURITY AND TRUST CO.

Capital, \$1,250,000. Surplus, \$500,000. SAFE DEPOSIT BOXES. Safe Deposit Boxes for rent in large burglar-proof vault, \$5 per annum and upward. ma-11 C. J. BELL, President.

UNION TRUST & STORAGE CO.

1414 F Street N. W.

SAVINGS ACCOUNTS taken in any amount and subject to check at will—2% INTEREST ALLOWED.

DO YOU WANT A HOME?

It makes no difference whether you pay a large rent, a small rent, or a medium rent, you would like to talk with you. We think we can show you HOW TO MAKE A GOOD PART OF YOUR RENT PAY FOR A HOUSE on the easiest terms. We can present a plan of payments to fit nearly every case.

B. H. WARNER CO., 615 F Street N. W.

Own Your Own Home. A man can explain why he owns a home, but no man can satisfactorily explain why he doesn't.

A House to Suit you can be found among those listed on our books, but should you prefer to build one of your own, we have a large list of the most desirable building lots on the market. Call on us; we would be pleased to point out to you several of them.

YOU CANNOT AFFORD TO PURCHASE ANY CLASS OF PROPERTY WITHOUT SEEING A LIST OF THE BARGAINS WE OFFER. CALL OR SEND FOR LIST OF THE BEST BARGAINS IN ALL LOCATIONS.

Moore & Hill, (Inc.) 717 14th St. N. W.

AMUSEMENTS.

New National Theater.

FIRST CONCERT

Washington Symphony Orchestra

Reginald De Koven, Conductor.

Tomorrow, Dec. 9.

at 4:15 P. M.

OVIDE MUSIN,

The Distinguished Belgian Violinist—Soloist.

Scale of Prices, 75c, \$1, \$1.50, \$2.

For Sale at

Drop's Music House, 925 Penna. Ave.

KERNAN'S, Matinee Daily 25c

HARRY MORRIS' NIGHT ON BROADWAY,

An Adaptation of the Reigning Berlin Success, BERLIN NAHR ELF.

35-People—35 Grand Chorus of Pretty Girls. New Sensory New Customers. Next Week—THE BRIGADIERS.

Old Reserve Rye Whiskey.

\$1 Qt. —A high-class middle-grade Whiskey of the 19 standards.

\$4 Gal. of the purest of the pure.

CHRIS KANDLER'S

Quality Home, 909 7th St. E. 865.

LOAN COMPANIES.

"We Have a Bar"

of money to lend on furniture, pianos, etc. No delay. Goods are not disturbed. You return the money in small payments. If you have a loan and need more money we can fix you up. Business confidential.

SURETY LOAN COMPANY, Suite 1, Warder Bldg., 9th and F sts., 523 9th.

LOANS OF \$10 AND UPWARD ON FURNITURE AND PIANOS, at lowest rates and on the day you apply. We are loaning on the Building and Loan Association plan, with no interest on the carrying loans much less than you pay elsewhere and allows you to pay it off in any sized notes you desire, running from one to twelve months. If you have a loan with some other company we will pay it off and advance you more money if desired. Rates cheerfully given, and no cost to you unless loan is made. Call and get rates from room, first floor.

NATIONAL MORTGAGE LOAN CO., 625 F St. N. W.

MONEY FOR THE HOLIDAYS. Everyone is in need of ready money at this season. Call on the COLUMBIA GUARANTEE CO., 613 F St. N. W., Near 7th St., for quick loans on your household furniture, pianos, etc.

ABSOLUTELY NO DELAY. Loans taken up from other companies. Office open from 9 a. m. to 6 p. m. de-11

IF YOU ARE PINCHED

Don't talk, don't fail to call on us. We don't take very much about rates, but if you are hard up and need money right off, come around at once. You'll find us courteous, reasonable, fair and square people to deal with. Rates as low as the lowest.

CAPITAL LOAN GUARANTEE CO., 602 F St. N. W.

Phone, East 205. Corner Sixth st. ju-11

IF YOU ARE GOING TO PUT money in a bank, look for the safest institution; why not use the same care when you deposit your valuables for a loan? We have a building and loan company for that purpose. All business strictly confidential. Money loaned on watches, diamonds, jewelry, etc. Interest at three per cent. monthly. We can pay you the money on the easiest terms. We can present a plan of payments to fit nearly every case.

H. K. FULTON'S LOAN OFFICE, Established 1870. 314 Ninth Street n.w.

Money Loaned Salaried People, Retail merchants, teamsters, boarding houses, with security, largest business in all capital cities. TOLMAN, Room 101, 523 15th st. n.w. m14-11

CASH TO LOAN

On Furniture, Pianos, etc., in any amount from \$10 to \$500. Come where you get lowest rates and longest terms. All dealings quick and private.

POTOMAC GUARANTEE LOAN CO., Rooms 74 and 76, Atlantic Building. Tel. M. 1236-Y. 925 and 930 F St. N. W.

CHEAP MONEY.

Do you want a loan of from \$10 to \$500 on your furniture, pianos, etc., without any publicity or delay at very cheap rates? If so, call on us for the lowest rates and longest terms. All dealings quick and private.

MUTUAL LOAN & TRUST CO., Rooms 12 and 13, National Union Bldg. 918 F St. N. W.

DO YOU WANT A HOME?

YOU CANNOT AFFORD TO PURCHASE ANY CLASS OF PROPERTY WITHOUT SEEING A LIST OF THE BARGAINS WE OFFER. CALL OR SEND FOR LIST OF THE BEST BARGAINS IN ALL LOCATIONS.

Moore & Hill, (Inc.) 717 14th St. N. W.

OWN YOUR OWN HOME. A man can explain why he owns a home, but no man can satisfactorily explain why he doesn't.

A House to Suit you can be found among those listed on our books, but should you prefer to build one of your own, we have a large list of the most desirable building lots on the market. Call on us; we would be pleased to point out to you several of them.